

EXHIBIT

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10561 Telegraph Road
Glen Allen, VA 23059
ccomortgage.com

December 09, 2010

JAMES EDWARD RICHARDS
CINDY L RICHARDS
P O BOX 349
DILLONVALE, OH 43917

Mortgagee-Payee Clause
RBS CITIZENS, N.A.
ISAOA, ATIMA
P O BOX 202060
FLORENCE, SC 29502-2060
or by fax to: 1-843-413-2008

Property Address:
107 WATSON ST
DILLONVALE, OH 43917

Loan Number: 0012049227

Current Coverage Amount: \$123,347

Renewal Effective Date: 01/21/2011

NOTICE OF RENEWAL OF SUPPLEMENTAL FLOOD INSURANCE COVERAGE

Dear Borrower:

We would like to inform you that the lender-placed supplemental flood insurance policy on your property will be renewed on the date referenced above unless you provide us with satisfactory proof that you have increased or purchased flood insurance coverage in an adequate amount or documentation that your property no longer lies within a Special Flood Hazard Area in the form of a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR). For proof of coverage, please send us a flood insurance policy on your property.

The amount of coverage purchased upon renewal will be equal to your required flood insurance coverage amount, which may remain unchanged, reflect an increase or decrease as compared to your current lender placed flood insurance policy. Any changes in the required coverage amount are the direct result of additional information provided to us, most often in the form of a hazard/property policy. You may obtain a portion of the refund for these charges if you provide us with satisfactory proof that you have obtained your own adequate flood coverage while lender-placed flood insurance is in effect.

If you own a condominium, your condominium association should provide flood insurance which will cover your individual unit, your building, or your condominium association as a whole. Please contact your association to obtain a copy of this policy (including the number of units it covers) in addition to a copy of the hazard/property policy.

Please remember that the cost of the lender-placed flood insurance may be higher than the cost of a flood insurance policy you can purchase through your own agent. In addition, the lender-placed flood insurance does not cover your personal property nor the contents of your property.

Please send all correspondence and documents to the address referenced below, or you may fax your information at 1-843-413-2008. This information may be provided to us at mycoverageinfo.com. Please use pin CCO293.

Mortgages are offered and originated by RBS Citizens, N.A. CCO Mortgage is a division of RBS Citizens, N.A.
All loans are subject to approval. Equal Housing Lender



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FLORENCE, SC 29502-2060

If you require additional information, please contact us at 1-866-826-4904. Our Customer Service Representatives will further assist you. Thank you for your attention to this important matter. Our Representatives are available to assist you Monday through Friday 9:00 am to 5:00 pm, Eastern Time.

Insurance Department